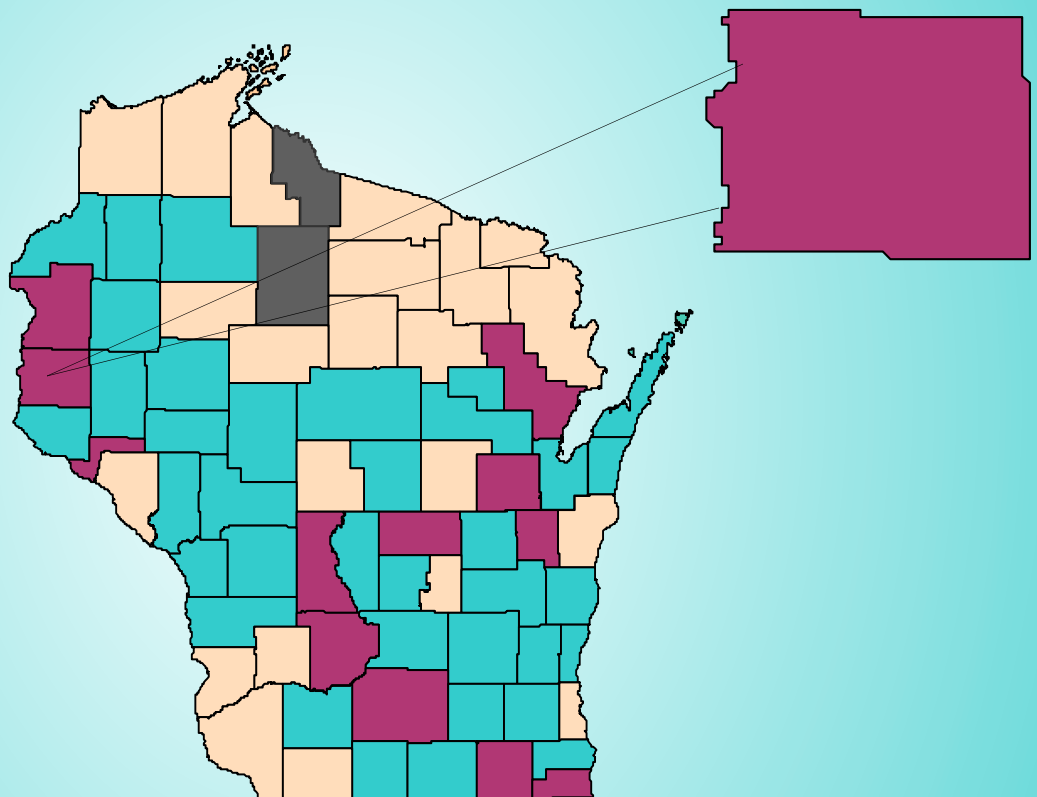


St. Croix County Workforce Profile

Projected population growth from 2000 to 2020



Source: Wisconsin Department of Administration, Demographic Services Center.
Statewide population growth is projected to be 13.9 percent from 2000 to 2020.



County Population

The 7.3 percent increase in population in St. Croix County from April 2000 through December 31, 2001 was the highest in the state. People moving into the county accounted for over 80 percent of the increase. St. Croix County is part of the Minneapolis-St. Paul metropolitan area and many of the new residents were from Minnesota.

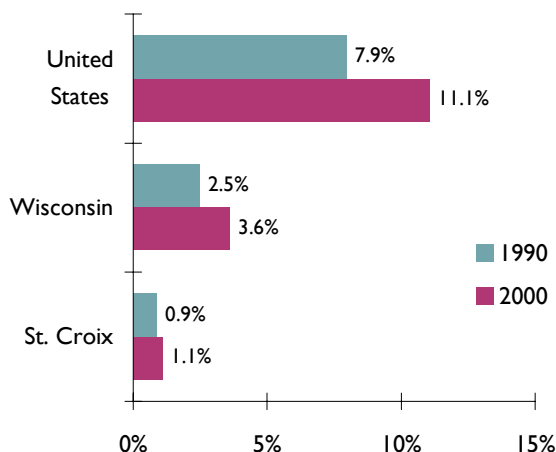
Since April 2000, 3,776 new residents moved to the county for a migration rate of 5.98 percent. That not only exceeded the state rate of .94 but also exceeded the combined rate for other metropolitan counties in the state. Only one other county in Wisconsin had a higher migration rate.

The largest increases in population were the City and Town of Hudson, the largest municipalities in the county that also happen to border Minnesota. Together, they added 1,558 new residents over the twenty-month period.

In addition to the growth from migration, the population increased 836 from natural causes that included 1,593 births to county residents. The increase of 1.32 percent was third highest in the state. The overall increase in population of 7.3 percent was the fastest among Wisconsin's counties.

Nearly all the births in St. Croix County were to white females in their late twenties and early thirties. The high birth rate of 13.8 percent occurred in spite of a limited foreign-born population. In the United States, and to some degree in Wisconsin, an increase in births is linked to the non-white popula-

Share of Foreign-born Residents

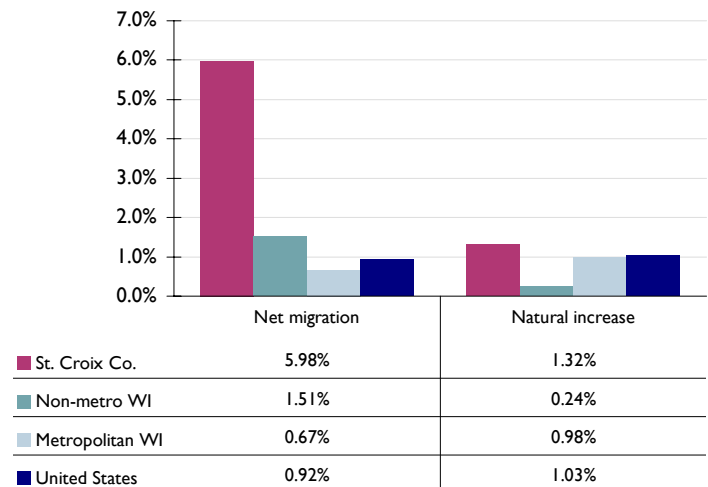


Total Population

	April 2000 Census	January 1, 2002 estimate	Percent change
United States	281,421,906	286,923,000	2.0%
Wisconsin	5,363,701	5,453,896	1.7%
St. Croix County	63,155	67,767	7.3%
Largest Municipalities			
Hudson, City	8,775	9,657	10.1%
Hudson, Town	6,213	6,869	10.6%
New Richmond, City	6,310	6,654	5.5%
Troy, Town	3,661	3,823	4.4%
North Hudson, Village	3,463	3,624	4.6%
St. Joseph, Town	3,436	3,562	3.7%
Star Prairie, Town	2,944	3,148	6.9%
Baldwin, Village	2,667	2,971	11.4%
Somerset, Town	2,644	2,853	7.9%
River Falls, City*	2,318	2,364	2.0%

* St. Croix County portion only

Net migration and natural increase



Source: Wisconsin DOA, Demographic Services Center & US Census Bureau

tions, opposite the experience in St. Croix County. The 692 foreign-born residents in the county were mostly born in European and Asian countries and entered the county in the last decade.

Also in the last decade there were over 7,696 births in the county. That's fewer than the number of residents under the age of ten in 2000 which means that families with younger children were a

(Continued on page 2)

St. Croix County Workforce Profile

Population Projections by Age Groups in St. Croix County

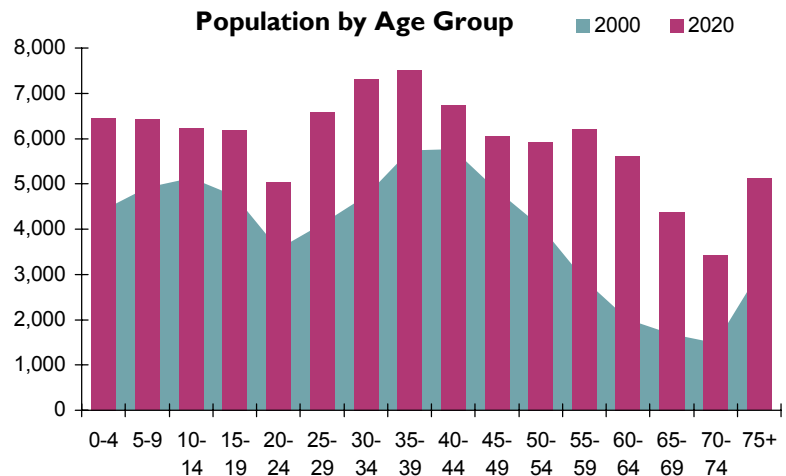
	0-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
2000																
Male	2,275	2,539	2,573	2,491	1,857	2,067	2,377	2,869	2,883	2,477	2,153	1,472	1,005	812	694	1,064
Female	2,148	2,382	2,551	2,250	1,711	2,045	2,355	2,872	2,881	2,382	1,906	1,417	996	873	793	1,985
2005																
Male	2,712	2,741	2,819	2,706	2,377	2,422	2,478	2,740	3,155	3,060	2,572	2,145	1,429	950	750	1,254
Female	2,613	2,594	2,654	2,581	2,178	2,386	2,446	2,691	3,103	3,025	2,435	1,926	1,415	1,000	855	2,165
2010																
Male	2,724	3,113	2,935	2,908	2,527	3,035	2,878	2,834	2,986	3,309	3,135	2,516	2,046	1,328	871	1,433
Female	2,625	3,014	2,787	2,631	2,447	2,923	2,833	2,779	2,880	3,212	3,038	2,414	1,890	1,403	975	2,350
2015																
Male	2,995	3,026	3,262	2,838	2,651	3,204	3,489	3,228	3,032	3,073	3,321	3,002	2,350	1,865	1,198	1,635
Female	2,884	2,931	3,168	2,695	2,430	3,238	3,331	3,152	2,916	2,915	3,149	2,941	2,314	1,833	1,341	2,560
2020																
Male	3,294	3,260	3,158	3,147	2,581	3,353	3,662	3,873	3,448	3,120	3,083	3,177	2,803	2,144	1,687	2,048
Female	3,165	3,159	3,067	3,042	2,471	3,217	3,654	3,648	3,290	2,934	2,840	3,030	2,804	2,234	1,745	3,064

Source: Wisconsin Dept. of Administration, Demographic Services, October 2003

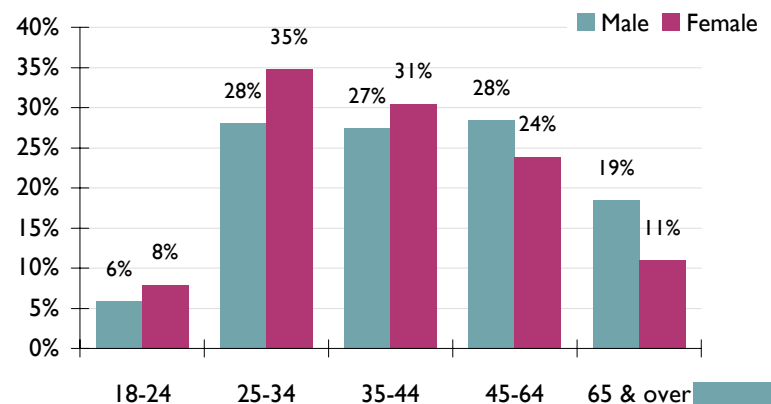
big part of the population increase from migration. The influence of migration is also key in the population projections from the Wisconsin Demographic Services section for the county. From 2000 to 2020 approximately 32,050 residents will be added to the population for an increase of 51 percent, the greatest in the state. The increases will occur in all age groups although the increase in the groups over 55 will double that of the younger groups.

The graph on the right illustrates the increase in population over 55 years old from the baby-boom, now in their late-30s and mid-50s. Most striking in this graph, however, is that every bar (representing 2020) exceeds the background area (2000). There will be some shifts in population by 2020, however, as the share of population over 60 increases from 13 to 20 percent.

The bottom graph also represents excess relative to most of the state. There is a greater share of residents with at least a bachelor's degree in every age group except the youngest. One trend in St. Croix County that does match the state is the smaller share of degree holders in each advancing age group, especially among the female populations. St. Croix County, with 26.3 percent of the population over 25 years holding at least a bachelor's degree, is fifth highest in the state.



Percent of age group with at least a Bachelor's degree in St. Croix County



Source: US Dept. of Commerce, Census 2000, Summary file 4, QT-P20

Labor Force Characteristics

Once every ten years the census produces labor force demographics that includes labor force participation rates by age groups. The labor force participation rate (LFPR) is the number of residents who are either working or looking for work divided by the total, non-institutional population.

The top graph shows that labor force participation rates peak in the middle age groups, then decline significantly at age 62. This reflects the changing needs and desire to work. Younger residents are in school, middle-aged residents have financial commitments, and older residents anticipate retirement.

In Wisconsin the LFPR is higher than most other states and may have reached maximum levels. In 2002, the LFPR in Wisconsin of 73 percent was among the five highest in the United States. The overall participation rate in St. Croix County is lower than it was in the late 1990s when there were more jobs. In 2002 LFPR was 74.7 percent, exceeding both the state and national rate of 66.6 percent.

Labor force participation rates are higher than state participation rates in all age groups except with females in the 55-61 year old group and those over 70 years. In these two categories county LFPR match state participation rates.

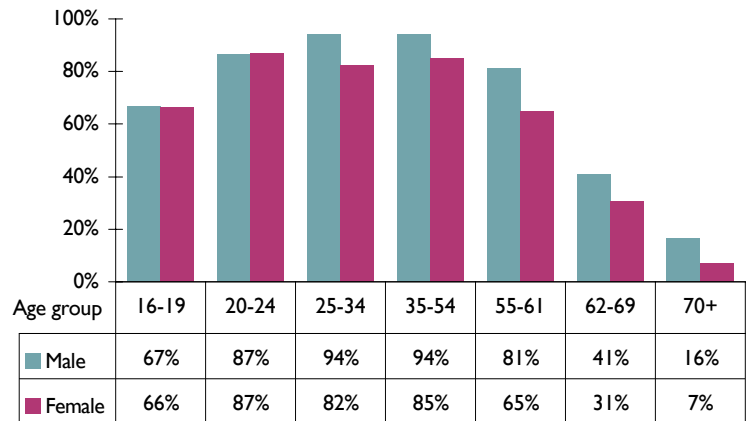
One reason for the high labor force participation rates is the array of jobs available to workers from both local employers and those in Minnesota. These jobs require a range of knowledge and physical skills suited to all ages in the work force but especially to workers over 55 years old.

Labor force participation rates for male and female residents in the state for 55-61 year olds are 77 and 65 percent respectively, and for 62-69 year olds are 37 and 29 percent respectively. Over 70 years old state LFPR drop to 14 percent among males and 7 percent among females. Compare these rates with those for St. Croix County and you begin to understand why the overall rate is so high.

An aging population, however, will impact the labor force in the county although the result will be less devastating than in other Wisconsin counties. The labor force projections in the graph on the right assume current participation rates by age and sex of the projected population for 2002. The labor force will continue to expand but that expansion will slow as the share of labor force age population (16 years

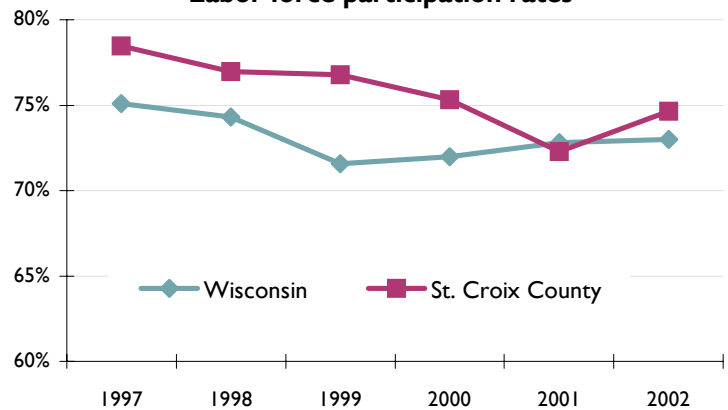
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St. Croix Labor Force Participation by Age & Sex in 2000



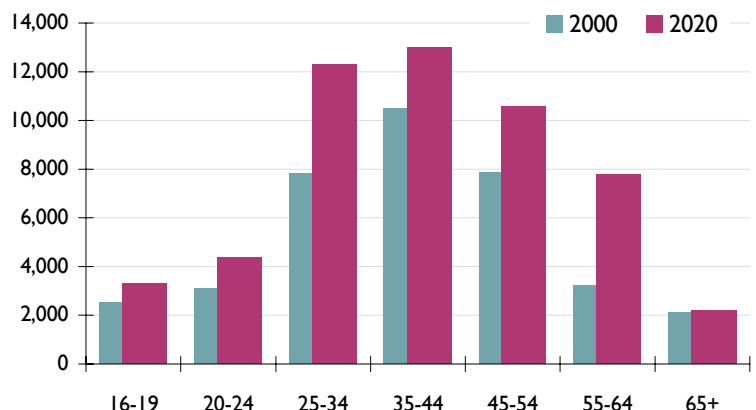
Source: US Dept. of Commerce, Census 2000, Summary file 4, PCT-79

Labor force participation rates



Source: WI DWD, Office of Economic Advisors, 2003

Labor Force by Age in 2000 & 2020 in St. Croix County



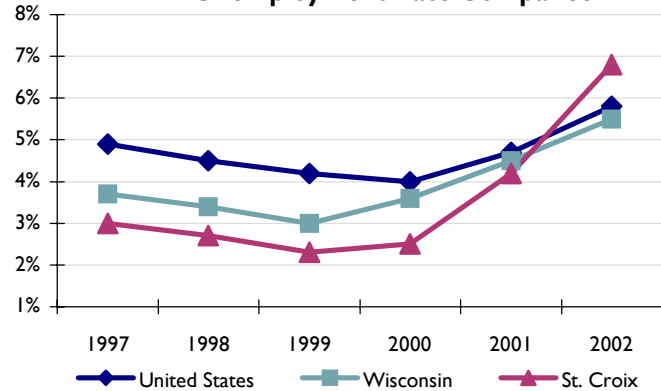
Source: DWD, Office of Economic Advisors, US Census, SF-4 (PCT-79), WI Demographic Services

St. Croix County Workforce Profile

and older) over 55 increases from 23 percent in 2000 to 33 percent in 2020. By 2020 the total labor force in St. Croix County will increase roughly 49 percent compared with the increase of 63 percent in the last twenty-year period.

The current labor force in St. Croix County includes 37,380 residents. It is larger than five years ago as both the number of employed and unemployed increased. In 1997 the total labor force was 32,630 and the unemployment rate was 3.0 percent. The recession has been particularly hard on workers and the unemployment rate climbed to 6.8 percent in 2002, the highest level since 1983.

Unemployment Rate Comparison



St. Croix County Civilian Labor Force Data

	1997	1998	1999	2000	2001	2002
Labor Force	32,630	33,142	32,990	34,825	37,066	37,380
Employed	31,649	32,258	32,224	33,961	35,491	34,853
Unemployed	981	884	766	864	1,575	2,527
Unemployment Rate	3.0%	2.7%	2.3%	2.5%	4.2%	6.8%

Source: WI DWD, Bureau of Workforce Information, LAUS program, 2003

Occupations in demand

St. Croix County is in the west central region of the state and the list of jobs on the right is fairly representative of county jobs. These lists include many of the same occupations on the top ten lists in Minnesota although not in the same order. The Minnesota list includes a few more computer-related occupations and less service occupations.

The greatest demand for workers will be in the occupations on the 'Most Openings' list. This list includes many occupations considered as first-time, or temporary, jobs that workers often leave as other opportunities open up. Turnover is high and wages are low. There are a few exceptions on the list: registered nurses and truck drivers. Both require a greater degree of education or training and the wage scales reflect this.

The 'Fastest Growth' occupations are often referred to as hot jobs, with more training requirements and better wages. There are often fewer openings in these jobs since the list is based on the greatest percent change in employment; for example, an occupation that increases from 5 to 10 jobs increased 100 percent whereas an occupation that increases from 2,000 to 2,200 jobs increase only 10 percent.

West Central Region Occupation Projections: 2010

	Top Ten Occupations	Education & Training Typically Required*	Average Wage**
Fastest Growth	Computer Support Specialists	Associate degree	\$17.37
	Network/Computer Systems Admin	Bachelor's degree	\$15.59
	Computer Software Engrs Apps	Bachelor's degree	\$30.52
	Medical Assts	1-12 mo. on-the-job training	\$11.45
	Social/Human Service Assts	1-12 mo. on-the-job training	\$11.96
	Medical Records/Health Info Techs	Associate degree	\$11.38
	Computer/Information Systems Mgrs	Work experience & degree	\$25.56
	Hotel/Motel/Resort Desk Clerks	1-month or less training	\$8.19
	Child Care Wrkrs	1-month or less training	\$7.91
	Pharmacy Techs	1-12 mo. on-the-job training	\$9.90
Most Openings	Retail Salespersons	1-month or less training	\$9.70
	Cashiers	1-month or less training	\$7.25
	Comb Food Prep/Serv Wrk/Incl Fast	1-month or less training	\$7.10
	Waiters/Waitresses	1-month or less training	\$7.27
	Registered Nurses	Bachelor's degree	\$21.57
	Nursing Aides/Orderlies/Attendants	1-month or less training	\$9.71
	Stock Clerks/Order Fillers	1-month or less training	\$8.84
	Truck Drivers/Heavy/Tractor-Trailer	1-12 mo. on-the-job training	\$15.03
	Bartenders	1-month or less training	\$7.98
	Labrs/Frght/Stock/Matrl Movers/Hand	1-month or less training	\$10.11

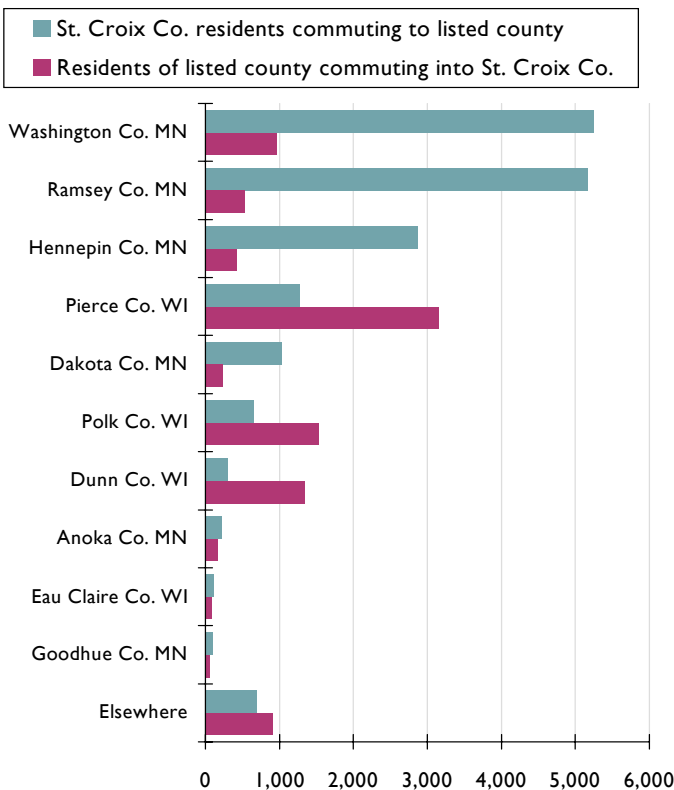
* The most common way to enter the occupation, not the only way

** Wages from Occupation Employment Statistics survey responses for region, 2001
West Central WDA includes Barron, Chippewa, Clark, Dunn, Eau Claire, Pepin, Pierce, Polk and St. Croix counties.

Source: WI DWD, Bureau of Workforce Information, 2002

County Commuting Patterns

The 'county-to-county worker flow' files, also known as county commuting patterns, are one of the most anticipated data sets released by census. It is a key piece of information when profiling the workforce of a local community, especially in St. Croix County where a large share of the labor force is employed outside of the county. In Wisconsin commuting patterns for municipali-



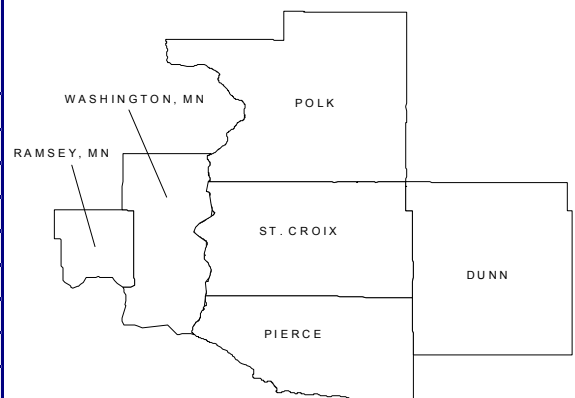
ties are also available every ten years from the census.

In St. Croix County 17,670 residents, over 51 percent of the county's workforce, traveled out of the county for a job. Nearly 85 percent of the workers who left the county headed for destinations in Minnesota. This is the reason that St. Croix County is one of thirteen counties included in the Minneapolis-St. Paul metropolitan area. Most workers crossing the river are headed to Washington or Ramsey counties. The most popular destinations in Washington County are the cities of Bayport and Stillwater on the St. Croix river while employers in the City of St. Paul in Ramsey County attract the greatest number of St. Croix workers. Minneapolis, in Hennepin County, is the destination for the third greatest number of workers from St. Croix County.

For those who travel out of the county but stay in Wisconsin, the most popular destination is the City of Menomonie in Dunn County followed by the Village of Osceola in Polk County. The fact that so many residents travel out of the county for a job is one of the primary reasons that the labor force in St. Croix County is greater than the number of jobs with area employers.

Even though over one-half of the workforce leaves the county for a job, employers in St. Croix County attract roughly 9,420 workers from neighboring communities. Most of the inbound workers travel from Pierce County in Wisconsin, but over 2,730 travel from Minnesota counties. From nearly all directions the destination for one of every three inbound commuters is the area that includes the City and Town of Hudson. The combined area attracts nearly 3,000 non-county workers to help local employers fill job vacancies.

	St. Croix Co. residents commuting to listed county	Residents of listed county commuting into St. Croix Co.	Net gain or loss of workers
Washington Co. MN	5,245	958	-4,287
Ramsey Co. MN	5,173	524	-4,649
Hennepin Co. MN	2,869	424	-2,445
Pierce Co. WI	1,272	3,154	1,882
Dakota Co. MN	1,025	244	-781
Polk Co. WI	658	1,542	884
Dunn Co. WI	306	1,347	1,041
Anoka Co. MN	221	167	-54
Eau Claire Co. WI	115	88	-27
Goodhue Co. MN	92	57	-35
Elsewhere	693	915	222



Source: US Dept. of Commerce, Census 2000, County-to-county worker-flow files

Industry Employment -

Introducing NAICS (North American Industry Classification System)

In 2003 the industry coding system for employers, used to publish employment estimates, changed from the Standard Industrial Classification (SIC) to the North American Industry Classification System (NAICS). The transition from SIC, used for the last seventy years, to NAICS began in 1997 with the Economic Census. However, the monthly Current Employment Statistics program, responsible for the monthly nonfarm wage and salary employment estimates for counties, initiated the change with the revision of 2002 estimates.

Because NAICS is so different revisions to earlier

years' estimates are difficult and do not appear in this publication. Estimates for 1990 to 2001 have been published for states and metropolitan areas.

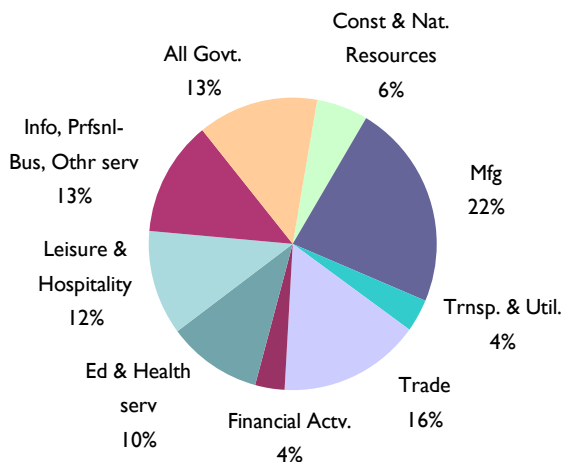
There are new industry classifications in NAICS that simply did not exist in SIC. Good examples of this are the new industry sectors for leisure and hospitality and information. Previously employment in leisure and hospitality was in retail trade (restaurants and bars), and in services (hotels and resorts), and many of the jobs in the new information sector were in manufacturing (printing and publishing). Logging jobs were also moved from manufacturing to natural resources.

Other changes to the St. Croix employment estimates for 2002 are visible in the table below (SIC distribution uses unrevised estimates). Transportation employment is grouped with warehousing and utilities and no longer includes communication. Jobs from communication are now grouped with publishing jobs in the new information sector. One reason for the reduction in manufacturing was the transfer of over 100 jobs in printing and publishing. Another reason may be that earlier estimates were too high in the preliminary 2002 data.

Wholesale and retail trade jobs declined to 16 percent of total employment in NAICS from 25 percent in SIC. There are a couple of reasons for the drop. Warehousing jobs were moved to the transportation group and restaurants, food service companies and bars were moved to a new NAICS sector of leisure and hospitality

(Continued on page 7)

St. Croix County Industry Distribution: 2002



2002 Industry Employment in St. Croix County: A comparison of two classification systems

NAICS Super-sectors	Employment	Distribution	SIC Industry Divisions	Distribution
Construction, natural resources & mining	1,572	6%	Construction & Mining	6%
Manufacturing	6,115	23%	Manufacturing	25%
Transportation, warehousing & utilities	963	4%	Transportation, utilities & communication	4%
Trade (wholesale & retail)	4,226	16%	Wholesale trade	2%
			Retail trade	23%
Financial activities	952	4%	Finance, insurance & real estate	4%
Information, professional & business services, other services	3,496	13%	Services & misc (incl. agr, forestry, fishing)	24%
Education and health services	2,765	10%	Government	13%
Leisure & hospitality	3,126	12%		
Government	3,623	13%		

Source: WI DWD, Bureau of Workforce Information, Current Employment Statistics Program, March 2003

St. Croix County Workforce Profile

as were jobs with hotels and lodging facilities. This new sector should make it easier to monitor changes in tourist related businesses. Another new sector for education and health services should provide more information on the rapidly expanding health industry. It is grouped with private education, but most education jobs are included in the broader government sector.

The lists of top ten industries and employers in St. Croix County uses the NAICS. On this list all private

and public education employment were grouped together making it the second largest industry sector in the county and one of the four industries on this list that did not lose jobs during the year. Two new industries appear on this list: administrative and support services, and professional and technical services. However, there were no employers from these industries large enough to be included on that list.

Top 10 Industry Groups in St. Croix County

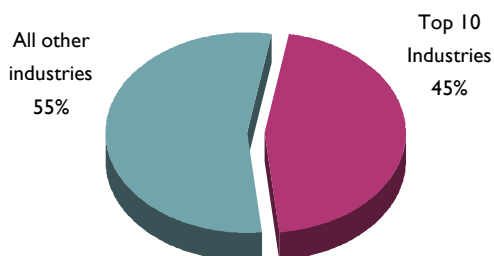
Industry Group	March 2003		Numeric change 2002 - 2003
	Employers	Employees	
Food Services and Drinking Places	112	2,267	-96
Educational Services	20	2,055	119
Machinery Manufacturing	23	1,342	-178
Plastics & Rubber Products Manufacturing	15	1,169	-107
Fabricated Metal Product Manufacturing	36	996	11
Executive, Legislative, & Gen Government	31	920	-110
Administrative and Support Services	58	919	167
Food and Beverage Stores	26	844	-3
Professional and Technical Services	136	842	-35
General Merchandise Stores	10	836	48

*data suppressed to maintain confidentiality

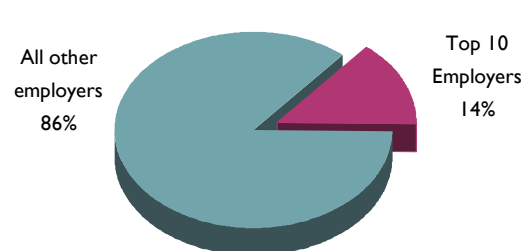
Top 10 Employers in St. Croix County

Company	Product or Service	Size
School District of Hudson	Elementary & secondary schools	500-999
County of St. Croix	Executive & legislative offices, combined	500-999
New Richmond Public School	Elementary & secondary schools	250-499
Phillips Plastics Corp.	All other plastics product manufacturing	250-499
Mc Millan Electric Co.	Motor and generator manufacturing	250-499
Ericksons Diversif Corp.	Supermarkets and other grocery (except convenience) stores	250-499
Nor Lake, Inc.	AC/warm air htg. equip. & commercial/industrial refrig. eq. mfg.	250-499
SIG Doboy, Inc.	Packaging machinery manufacturing	250-499
Wal-Mart Associates, Inc.	Discount department stores	250-499
Baldwin-Woodville Area School	Elementary & secondary schools	250-499

Share of jobs with top 10 industries



Share of jobs with top 10 employers



Source: WI DWD, Bureau of Workforce Information, ES-202 special report, First quarter, 2003

St. Croix County Workforce Profile

The bottom graph illustrates the strong presence of manufacturing in St. Croix County in spite of the loss of roughly 600 jobs in the last year. Roughly 23 percent of all jobs in the county and 30 percent of total payroll are with manufacturing employers. The annual average wage for workers in this sector, however, is lower than for similar workers statewide.

The average wage for all workers in St. Croix County of \$27,941 increased 4.4 percent from the 2001 average of \$26,763. Significant gains occurred in professional and business services payroll and employment but wages fell shy of counterpart wages in the state. Statewide the average wage for all workers rose 2.7 percent in 2002.

Even though NAICS provides a better picture of wages in the new sectors there are still details on part time jobs and temporary employment missing that are

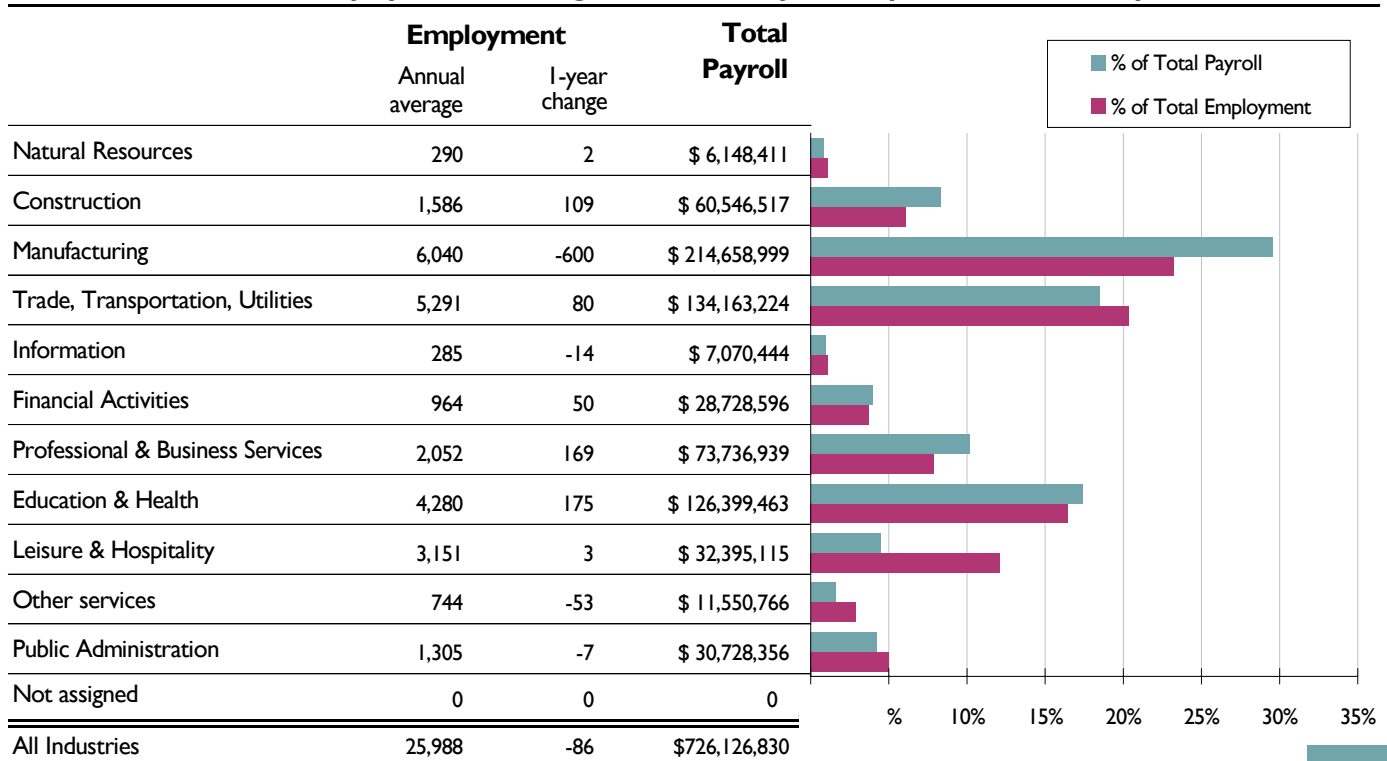
Average Annual Wage by Industry Division in 2002

	Average Annual Wage		Percent of	I-year
	Wisconsin	St. Croix County	Wisconsin	% change
All Industries	\$ 32,422	\$ 27,941	86%	4.4%
Natural resources	\$ 25,481	\$ 21,201	83%	5.8%
Construction	\$ 39,649	\$ 38,176	96%	3.0%
Manufacturing	\$ 40,584	\$ 35,540	88%	3.5%
Trade, Transportation, Utilities	\$ 28,422	\$ 25,357	89%	2.6%
Information	\$ 38,871	\$ 24,809	64%	5.5%
Financial activities	\$ 40,337	\$ 29,801	74%	5.8%
Professional & Business Services	\$ 36,324	\$ 35,934	99%	13.1%
Education & Health	\$ 33,768	\$ 29,533	87%	6.4%
Leisure & Hospitality	\$ 11,837	\$ 10,281	87%	4.3%
Other services	\$ 19,500	\$ 15,525	80%	-5.1%
Public Administration	\$ 33,769	\$ 23,547	70%	3.7%

Source: WI DWD, Bureau of Workforce Information, Covered Employment & Wages, August 2003

key components of annual average wages. Census 2000 revealed that 22.6 percent of county residents work part time and 16.8 percent work less than 40 weeks per year. In Wisconsin 24.1 percent work part-time and 19.5 percent work less than 40 weeks per year.

2002 Employment and Wage Distribution by Industry in St. Croix County



Source: WI DWD, Bureau of Workforce Information, Covered Employment and Wages, August 2003

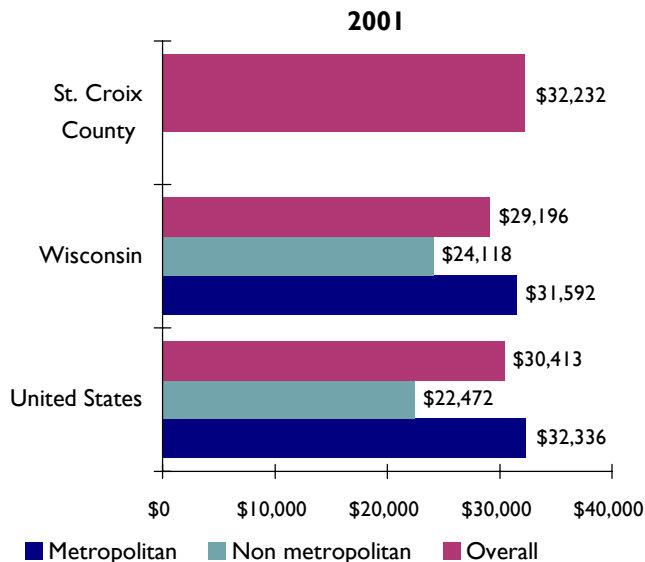
Per Capita Personal Income

Net earnings from jobs both in and out of the county, self-employment, and proprietorships, comprise the greatest share of total personal income in St. Croix County. Net earnings comprise 76.8% of total county income, much higher than both the state and national shares of 66.7 and 67.6 percent, respectively. Nearly half (47%) of residents' earnings are from workers who commute out of the county.

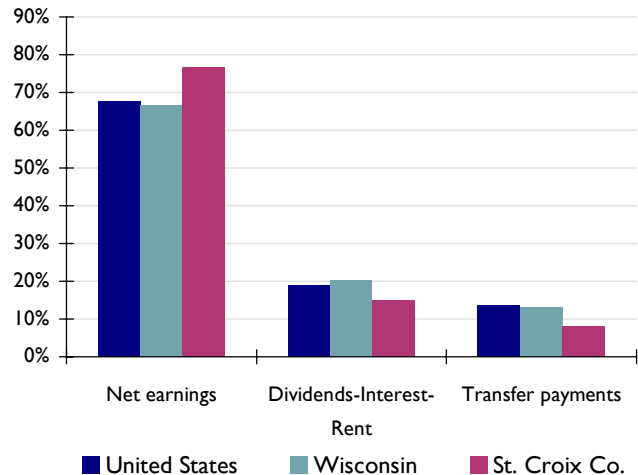
Even though the annual average wage for workers in St. Croix County is only 86 percent of the state the per capita income is higher than either the state or national PCPI. Over the five-year period from 1996 to 2001 (last year available) the increase in per capita income has exceeded both state or national increases. The St. Croix County PCPI of \$32,232 in 2001 was 106 percent of the national PCPI and 110 percent of the state. It ranked fourth highest among the 72 counties in Wisconsin.

Per Capita Personal Income

	1996	1997	1998	1999	2000	2001	Percent Change	
							1 year	5 year
United States	\$24,270	\$25,412	\$26,893	\$27,880	\$29,760	\$30,413	2.2%	25.3%
Wisconsin	\$23,301	\$24,481	\$26,004	\$26,926	\$28,389	\$29,196	2.8%	25.3%
St. Croix County	\$24,655	\$26,430	\$27,743	\$29,366	\$31,378	\$32,232	2.7%	30.7%



Components of Total Personal Income: 2001



Source: US Dept. of Commerce, Bureau of Economic Analysis, State & Local Personal Income, May 2003, CAI-3, CA05

WWW addresses of source data

Wisconsin population estimates and projections:

<http://www.doa.state.wi.us/dir/index.asp>

Education levels of population, labor force participation rates, commuting patterns:

<http://www.census.gov/main/www/cen2000.html>

Labor force estimates (employed and unemployed), industry employment, average annual wages:

<http://www.dwd.state.wi.us/lmi/>

Occupations in-demand:

http://www.dwd.state.wi.us/lmi/wda_map.htm

Per Capita Personal Income:

<http://www.bea.gov/bea/regional/reis>

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